

1 ROBERT S. MUELLER, III (CSBN 59775)  
2 United States Attorney

3 Attorney for Plaintiff

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RICHARD L. ...  
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U.S. DISTRICT COURT  
NO. DIST. OF CA, S.D.

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8 UNITED STATES DISTRICT COURT  
9 NORTHERN DISTRICT OF CALIFORNIA

10 UNITED STATES OF AMERICA,

11 Plaintiff,

12 v.

13 JANIS SYLVIA SCHNEIDER,  
14 a/k/a Janice Manzano,  
15 RICARDO MANZANO,

16 Defendants.

Criminal No.

CR 01 20074 JF

VIOLATIONS: 18 U.S.C. § 152(1) --  
Concealment of Assets in a Bankruptcy  
Proceeding; 18 U.S.C. 152(3) -- False  
Statement in Relation to a Bankruptcy  
Proceeding

SAN JOSE VENUE

17  
18 INDICTMENT

19 The Grand Jury charges:

20 COUNT ONE: (18 U.S.C. § 152(1))

21 On or about May 25, 1995, in the Northern District of California, the defendants

22 JANIS SYLVIA SCHNEIDER,  
23 a/k/a Janice Manzano, and  
24 RICARDO MANZANO,

25 did, in connection with a case under Title 11 of the United States Code, namely, case  
26 number 95-53846 MM in United States Bankruptcy Court, knowingly and fraudulently  
conceal from creditors and the United States Trustee their ownership and interest in the

INDICTMENT



1 business known as R & J Jewelry and Loan, in violation of Title 18, United States Code,  
2 Section 152(1).

3 COUNT TWO: (18 U.S.C. § 152(3))

4 On or about May 25, 1995, in the Northern District of California, the defendants

5 JANIS SYLVIA SCHNEIDER,  
6 a/k/a Janice Manzano, and  
RICARDO MANZANO,

7 did, in connection with a case under Title 11 of the United States Code, namely, case  
8 number 95-53846 MM in United States Bankruptcy Court, knowingly and fraudulently  
9 make a statement and declaration under penalty of perjury which was false as to a  
10 material matter, in that the defendants stated that they possessed no stock or interest in  
11 any incorporated or unincorporated businesses (with the exception of an interest in an  
12 insolvent corporation, Marmor Company, Inc.), when in truth, as the defendants then  
13 knew, they owned and possessed an interest in a business known as R & J Jewelry and  
14 Loan;

15 All in violation of Title 18, United States Code, Section 152(3).

16 COUNT THREE: (18 U.S.C. § 152(3))

17 On or about May 25, 1995, in the Northern District of California, the defendants

18 JANIS SYLVIA SCHNEIDER,  
19 a/k/a Janice Manzano, and  
RICARDO MANZANO,

20 did, in connection with a case under Title 11 of the United States Code, namely, case  
21 number 95-53846 MM in United States Bankruptcy Court, knowingly and fraudulently  
22 make a statement and declaration under penalty of perjury which was false as to a  
23 material matter, in that the defendants stated that they possessed no interests in any  
24 partnerships or joint ventures, when in truth, as the defendants then knew, they owned  
25 and possessed an interest in a business known as R & J Jewelry and Loan;

26 All in violation of Title 18, United States Code, Section 152(3).

INDICTMENT

1 COUNT FOUR: (18 U.S.C. § 152(3))

2 On or about May 25, 1995, in the Northern District of California, the defendants

3 JANIS SYLVIA SCHNEIDER,  
4 a/k/a Janice Manzano, and  
RICARDO MANZANO,

5 did, in connection with a case under Title 11 of the United States Code, namely, case  
6 number 95-53846 MM in United States Bankruptcy Court, knowingly and fraudulently  
7 make a statement and declaration under penalty of perjury which was false as to a  
8 material matter, in that the defendants stated that they owned no "jewelry," when in truth,  
9 as the defendants then knew, they owned jewelry under the name of R & J Jewelry and  
10 Loan;

11 All in violation of Title 18, United States Code, Section 152(3).

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INDICTMENT

1 COUNT FIVE: (18 U.S.C. § 152(3))

2 On or about May 25, 1995, in the Northern District of California, the defendants

3 JANIS SYLVIA SCHNEIDER,  
4 a/k/a Janice Manzano, and  
5 RICARDO MANZANO,

6 did, in connection with a case under Title 11 of the United States Code, namely, case  
7 number 95-53846 MM in United States Bankruptcy Court, knowingly and fraudulently  
8 make a statement and declaration under penalty of perjury which was false as to a  
9 material matter, in that the defendants stated that they owned no "inventory," when in  
10 truth, as the defendants then knew, they owned inventory under the name of R & J  
11 Jewelry and Loan;

12 All in violation of Title 18, United States Code, Section 152(3).

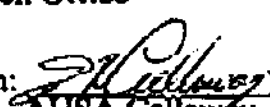
13 DATED: 5/2/01

A TRUE BILL.

FOREPERSON

16 ROBERT S. MUELLER, III  
17 United States Attorney

18   
19 ELIZABETH DE LA VEGA  
20 Chief, San Jose Branch Office

21 (Approved as to form:   
22 AUSA Callaway

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INDICTMENT